

### Additional Information

For additional information, consult the Trustee's website at [www.ch13ark.com](http://www.ch13ark.com).

### Your Case Information

Case Number \_\_\_\_\_

Attorney's Name or Firm  
\_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Email \_\_\_\_\_

**Insurance** To verify insurance, contact:

#### Priority Insurance Agency

P.O. Box 5849  
North Little Rock, AR 72119  
Phone: (501) 244-2288  
(866) 283-0585  
Fax: (501) 244-9851  
Email: [jeanna@priorityins.com](mailto:jeanna@priorityins.com)

**Note:** Priority Insurance is the Chapter 13 Insurance Program for consumer vehicles. Priority Insurance provides collateral protection only – no liability coverage (required under state law).

The information in this pamphlet does not take the place of any rulings or orders by the Bankruptcy Judge or the United States Bankruptcy Code and Rules.

### Notice: Information Relating to Your Chapter 13 Bankruptcy Case Will Be Made Available on the Internet to Your Creditors and Other Parties in Interest

Pursuant to 11 U.S.C. §§ 1302(b)(1) and 704(7), your Chapter 13 Trustee has a duty, unless otherwise ordered by the Bankruptcy Court, to furnish information concerning the administration of your bankruptcy case when requested by parties in interest. In furtherance of this duty, the Chapter 13 Trustee will make the following information available to parties in interest who request such information:

Your name, address, bankruptcy case number, state, and district in which your case is pending, and the Chapter 13 Trustee assigned to your case.

Your social security number may not be visible to parties in interest, but they will be able to search for your bankruptcy case using your social security number.

Information regarding claims filed against your bankruptcy case including the identity of the claimant, the types of claims (e.g., priority taxes, secured, unsecured, etc.) and the amount of the claims.

A history of all payments you make to the Chapter 13 Trustee and disbursements made by the Trustee in your bankruptcy case including the payee, date, and amount of each payment.

You may review, without charge, the information about your Chapter 13 bankruptcy case that is posted on the internet. If you believe the information about your bankruptcy case is inaccurate, you can contact the Trustee's office to report the error.

Your case information is available through the National Data Center website at <http://www.ndc.org>.

# Mark T. McCarty

Chapter 13 Standing Trustee

Central, Delta,  
and Northern Divisions

Telephone (501) 374-1572

Toll Free (800) 339-1582

Trustee's Website [www.ch13ark.com](http://www.ch13ark.com)  
Case Information Website [www.ndc.org](http://www.ndc.org)

### Your Chapter 13 Case

The following information is provided to assist you with your Chapter 13 bankruptcy case. Please review. For further information, please consult the websites listed above.

#### 1. Payments - Make your payments.

The Bankruptcy Court has issued an Order to Pay Trustee requiring you to make your payments. Failure to make payments may result in consequences to your case, including dismissal.

Your first payment is due **30 days after you file your case**. Your payments should reach the Trustee's office by the **22<sup>nd</sup> day of each month** to allow timely and regular distribution to creditors. There are six options to make payments:

**a. Payroll Deduction.** If you are employed and wish to have your employer remit payments on your behalf, you may request a payroll deduction. Please provide the name and address of your employer and the number of times each month you are paid to the Trustee.

**b. Online.** Use the ePay Internet site. From a computer, go to [www.ch13ark.com](http://www.ch13ark.com) and click on the "Schedule a Payment" button and follow the instructions. You must have a bank account to make online payments.

**c. Phone.** Dial (877) 699-7365. Follow the instructions. A \$1.50 transaction charge applies. You must have a bank account to make phone payments.

**d. MoneyGram®.** Create a MoneyGram account and obtain a card at [www.ftsbillpay.com](http://www.ftsbillpay.com) or by calling the hotline at (888) 739-2749. An \$8.99 transaction charge applies. A bank account is not necessary to use MoneyGram. For details, consult the Trustee's website, [www.ch13ark.com](http://www.ch13ark.com).

**e. By Regular Mail.** Mail your payments to:

Mark T. McCarty, Trustee  
3554 Momentum Place  
Chicago, IL 60689-5335

**f. By Overnight Mail.** Mail your payments to:

Fifth Third Bank  
Attn: Lockbox 233554  
4900 W. 95th St.  
Oak Lawn, IL 60453-2542

For mail, it is recommended that you make your payments by money order or cashier's check. Include your name, address, and case number on the payment.

You should allow enough time for your payment to reach the Trustee's office for processing by the end of the month. **Payments made after the 22<sup>nd</sup> of the month are held pending clearance and disbursement will be delayed.** Keep receipts/records of your payments. **If your employer withholds less than a full plan payment amount, you are required to make up the difference.**

**2. Case Information - Keep track of information about your case.** The Trustee will send an annual report that shows payments you have made to the Trustee and payments made by the Trustee to your creditors for the past year. To obtain case information more frequently, you may access the Trustee's information about your case through [www.ndc.org](http://www.ndc.org). Please refer to the NDC sheet mailed with your information packet. The Trustee will also send a "Summary Notice of Claims Filed" report listing the claims filed or amended in your case. Please review the reports carefully. If you have questions, contact your attorney.

**3. Questions - You may contact the Trustee's Office with questions about the administration of your case.** Prior to contacting the Trustee's Office, you may be able to find the answer to your question by checking your case information at [www.ndc.org](http://www.ndc.org). The Trustee's Office **cannot** answer legal questions and information received from the Trustee's Office **should not be relied upon** as legal advice. Questions regarding changes to your plan or information about objections and motions are legal questions that your attorney must answer.

**4. Identifying Your Case - Know your case number.** Your case number is the best way to identify your case and may be found on the "About your Chapter 13 Case" sheet mailed with your information packet. Documents filed with the Bankruptcy Court and Trustee's Office are maintained by case number. Print your name, address, and case number clearly on your payments and correspondence with the Trustee.

**5. Requirements During Your Case - Remember your ongoing case obligations.** You are responsible through your attorney for providing the Bankruptcy Court with your current address. If your address or employment changes, you must inform your attorney. You may also be obligated to provide copies of your annual tax returns to the Trustee. If so, you should timely provide copies of the returns to your attorney each year to avoid delay in your

plan completion. You also should keep track of and comply with any other obligations you have regarding your plan.

**6. Finishing Your Case - You have obligations to meet in order to receive a discharge at the end of your case.** These obligations include completion of your plan payments, completion of an approved financial management course, and certification that you do not have a domestic support obligation or, if you do, that any domestic support obligations are current. You should consider taking the financial management course early in your case. You may take an online course offered by the Trustee by enrolling through [www.ch13ark.com](http://www.ch13ark.com). Your attorney may provide other options for a financial management course.

**7. Changes During Your Case - Contact your attorney and the Trustee's Office when changes occur.** Check with your attorney before you buy, sell, pay off or trade vehicles or other property, if you incur an insured loss or any other loss occurs, if you want to file a lawsuit, or become involved in a legal proceeding. You must have the appropriate Bankruptcy Court approval to buy or sell property or pursue a lawsuit.

**8. Plan Term - Your plan term is an estimate.** The total length of your plan term and plan payment base (total amount required to complete your plan) may vary based on several factors, including the timeliness of your payments, whether payments are missed, interest and insurance, and allowed claim amounts.

**Send correspondence to this address:**

Mark T. McCarty, Ch 13 Trustee  
P.O. Box 5006  
North Little Rock, AR 72119

**Do not send payments to the correspondence address or the Trustee's street address.**